

# NC Health Choice **Handbook** 2006



## 1. Choose a doctor.

Be sure he or she accepts **NC Health Choice**.



## 2. Make an appointment for a check-up.

Get to know your child's doctor and staff. When your child gets sick, you'll have a trusted Medical Home you can turn to!



## 3. Call the doctor anytime you have questions about your child's health.

But especially before going to the emergency room!



## 4. Read this handbook.

You'll find loads of information on benefits and resources.

## 5. Re-enroll next year!

Re-enrollment packages come in the mail, so let the DSS know if you move! Remember, you must re-enroll to keep your child's **NC Health Choice** coverage!

## Welcome To NC Health Choice For Children

NC Health Choice, the State of North Carolina Children's Health Insurance Program, is a program funded by the federal and state governments. NC Health Choice may be stopped or suspended at any time if federal or state money is no longer available. A child who lives in the state of North Carolina, is age 6 through 18 and has no health insurance may be covered depending on the family's income. Departments of social services in each county in the state determine if a child qualifies for coverage under NC Health Choice. To apply for coverage or to ask questions about enrolling or re-enrolling your child, please contact your county department of social services. The telephone number should be in your telephone book under "County Government." You may also call the NC Family Health Resource Line at **1-800-367-2229** for general information about NC Health Choice and to find out the location and phone number of your local department of social services.

Information about the program is found in the North Carolina General Statutes. If any information in this handbook conflicts with the General Statutes and/or the Medical Policy adopted by the North Carolina Teachers' and State Employees' Comprehensive Major Medical Plan's Board of Trustees, the General Statutes and/or the Medical Policy will prevail.

**Please read this handbook carefully** so that you will understand the benefits. If you have questions, ask your child's doctor, county department of social services or county health department for help. You may also call Customer Services at **1-800-422-4658**.

Additional information:

- The NC Healthy Start Foundation's "Child Health Insurance" for the public Web site at: [www.NCHealthyStart.org](http://www.NCHealthyStart.org)
- The NC Health Choice section of the Department of Health and Human Services (DHHS) Web site at: [www.dhhs.state.nc.us/dma/cpcont.htm](http://www.dhhs.state.nc.us/dma/cpcont.htm)
- The North Carolina Teachers' and State Employees' Web site is <http://statehealthplan.state.nc.us> (to access medical policies)

## Privacy

NC Health Choice respects your right to privacy. If you want someone to help you with questions about your child's coverage, such as a friend, doctor, or someone at the department of social services or at the county health department, you must fill out and sign a **Member / Dependent Authorization Request** form.

NC Health Choice uses the release form to make sure that confidential information is given only to authorized people. Confidential information includes medical treatment, whether a claim has been filed or paid or other information about your child.

When calling, you will be asked questions that will help us to confirm who you are and to protect your child's privacy. Custodial and non-custodial parents are allowed to receive the same information about a child. If you have a custodial agreement, please provide legal documentation that includes the custodial parent's name and address.

You may get a Member / Dependent Authorization Request form by calling Customer Services at **1-800-422-4658**, or you may download a form from the State Health Plan Web site at <http://statehealthplan.state.nc.us>. Under important forms, click on 'Authorize a Representative.' You and your child will need to sign a special consent if you wish to give permission for the NC Health Choice Mental Health Case Manager to release information. To get a Member / Dependent Authorization Request for Mental Health form, please call the Mental Health Case Manager at **1-800-753-3224**.

To complete the Member / Dependent Authorization Request form:

- Give the name of the person who is allowed to help you.
- Include the ID number of your child.
- Sign the form.
- Mail the form to Customer Services. (See address on page 32.)

### Identification (ID) Cards

You will receive one (1) identification (ID) card in the mail when you enroll your child in NC Health Choice. You should always show the ID card when you take your child to a doctor, clinic, hospital or other health care professional for medical care or to the drug store when you buy a prescription drug. If more than one child is covered, please make sure you take the right ID card with you.

The ID card may show that you have a \$5 office / outpatient copay, a \$1, \$3, or \$10 prescription drug copay, and \$20 emergency room copay. This means that you have to pay the first few dollars of a charge when you take your child to the doctor's office, outpatient therapist for counseling, hospital for outpatient care, emergency room or pharmacy.

If you do not show your child's ID card, the person treating your child may not know that she or he is covered under NC Health Choice. You may then be charged for the full cost of treatment or prescription drug.

If the ID card is lost, call Customer Services at **1-800-422-4658** to get another one.

The front of the ID card has important information such as your child's:

- **name**
- **date of birth**
- **ID number**
- **effective date** (date coverage begins)
- **termination date** (date coverage ends)
- **copay information**

North Carolina State Health Plan  
Teachers and State Employees' Comprehensive Major Medical Plan and North Carolina Health Choice

NC Health Choice for Children

medco®

**CHILDREN'S HEALTH INSURANCE PLAN**

Rx BIN # 610014	Office/Outpatient Copay \$5.00
Rx GRP # NCSHPHC	Drug Copay \$1/\$1/\$10
	Emergency Room \$20

Name  
Doe, John

Date of Birth  
12/09/1989

I.D. Number  
YPP W12-XX-XXXX-X-X

Effective Date  
10/01/1999

Termination Date  
10/01/2002

Claims Processing Contractor  
BlueCross BlueShield of North Carolina  
PO Box 30111 Durham, NC 27702-3111

Send Claims other than for Prescription Drugs to:  
Claims Processing Contractor  
PO Box 30025 • Durham, NC 27702-3025

NC Health Choice (NCHC) is administered by Blue Cross and Blue Shield of North Carolina (BCBSNC), an independent licensee of the Blue Cross and Blue Shield Association. BCBSNC does not set benefits or rates or assume any financial risk for NCHC. No network access is available from Blue Cross and Blue Shield Plans outside of NC.

The back of the ID card has important phone numbers to call **before** your child is admitted to the **hospital for medical care** or receives **mental health, alcohol or drug treatment**.

- For further information refer to your NC Health Choice Handbook or call Customer Services at **1-800-422-4658**.
- Mental Health and Chemical Dependency Services must be precertified by calling **1-800-753-3224**, 24 hours a day, 7 days a week.
- Hospital Admissions other than for mental health or chemical dependency must be precertified by calling **1-800-672-7897**, M - F, 8 a.m. to 5 p.m., (after hours leave message).
- Physicians and other medical providers should file claims to the local Blue Cross and/or Blue Shield plan where services are rendered.
- Pharmacy Customer Service: **1-800-336-5933**
- Pharmacy Services Help Desk: **1-800-922-1557**

North Carolina State Health Plan  
Teachers and State Employees' Comprehensive Major Medical Plan and North Carolina Health Choice

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Rx BIN # 610014	Office/Outpatient Copay \$0.00
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If your child's ID card shows \$0 for certain copays, you do not have to help pay for that type of covered medical care.

Copays must be paid to the doctor, pharmacy, or hospital when the service is provided for your child.

## Maximum Coverage

Each child enrolled in NC Health Choice is eligible for \$5 million in benefits in a lifetime for covered treatment.

Keep in mind that NC Health Choice is funded by federal and state governments and may be stopped or suspended depending on the availability of funds.

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## **Make The Most Of Your NC Health Choice Benefits**

Step 1: Choose a doctor.

Find a doctor that you and your child like. If you need help finding a doctor, call Customer Services at **1-800-422-4658** or your caseworker at the local department of social services. If you already have a doctor, be sure he or she takes NC Health Choice.

Step 2: Make an appointment.

Bring your child in for a well child check-up. That way problems can be identified early before they become bigger problems. Going for well child check-ups helps the staff get to know you, your child, and your child's health history. They will also make sure that your child continues to get all needed shots (immunizations) on time. When your child gets sick, you'll already have a trusted Medical Home you can turn to.

Step 3: Call the doctor anytime.

Call whenever you have questions about your child's health, but especially before going to the emergency room. Take along this handbook and the ID card when you receive any service for your child. This will help you and your doctor make the right decisions for your child.

Step 4: Read this handbook.

Inside you'll find loads of information on benefits and resources. Learn all you can about your child's health and what kind of doctors, drugs, therapists, equipment or supplies may be needed. Keep your handbook and all of your child's medical information in one place.

Step 5: Re-enroll next year.

Look for your re-enrollment package in the mail. Be sure to let the local department of social services know if you move. Re-enroll to keep your child's NC Health Choice coverage.

## Coverage At A Glance

This is only a summary of your child's benefits. Although care may be listed as being covered, there may be limits. These limits can mean that only part of the service is covered. You may also need to get approval before getting certain types of care.

You are responsible for reading this handbook and knowing your child's coverage. If you have questions, call Customer Services at **1-800-422-4658**.

Coverage	Explanation	See Page (s)
Copay	<p>You may have to pay the first few dollars of a charge:</p> <ul style="list-style-type: none"> <li>\$5 office / outpatient copay (includes hearing, vision, mental health and chemical dependency)</li> <li>\$1, \$3, or \$10 prescription drug copay</li> <li>\$20 ER (emergency room) copay</li> </ul> <p>Some families only have prescription drug copays. Look at your child's ID card to see which copays apply to you.</p> <p>Note: There are no copays for well child check-ups or age-appropriate immunization services.</p>	<p>9, 11-15, 18, 24, 28, 37</p> <p>9, 17, 19</p> <p>9, 18</p> <p>18</p> <p>2, 3</p>
<b>Doctor Care</b> <ul style="list-style-type: none"> <li>Office visits</li> <li>Wellness checkups</li> <li>Surgery</li> <li>Inpatient care</li> </ul>	<p>Covered. (May have a \$5 office / outpatient copay.)</p> <p>Covered as follows:</p> <ul style="list-style-type: none"> <li>1 visit between 6 and 7 years of age</li> <li>1 visit every 3 years from 7 through 18 years of age</li> <li>routine shots (immunizations)</li> </ul> <p>Covered. Some surgeries need prior approval.</p> <p>Covered.</p>	<p>11</p> <p>12</p> <p>20, 23</p> <p>19</p>
Prescription Drugs	<p>Covered. Limited to prescription drugs. No coverage for over-the-counter drugs. (May have drug copay of \$1, \$3 or \$10.)</p>	<p>9, 17, 19, 31, 32, 37, 38, 39, 41</p>
<b>Medical or Surgical Hospital Care</b> <ul style="list-style-type: none"> <li>Emergency room</li> <li>Outpatient</li> <li>Inpatient</li> </ul>	<p>Covered. (May have a \$20 emergency room copay.)</p> <p>Covered. Some surgeries need prior approval.</p> <p>Covered. Needs preadmission certification and length-of-stay approval before being admitted.</p>	<p>18</p> <p>18, 20, 23</p> <p>19</p>

<b>Coverage</b>	<b>Explanation</b>	<b>See Page (s)</b>
Outpatient Surgery	Covered. Some surgeries need prior approval.	20, 22, 23
Ambulance Service	Covered when medically necessary. Needs approval for land transport over 50 miles and for all air ambulance.	22
X-ray, Lab and Radiation Therapy	Covered.	18, 19
Therapy Services	Covered. (May have a \$5 office / outpatient copay.) Physical, occupational and respiratory therapies need prior approval when given in the home. Speech therapy needs prior approval when given in the home or office.	11, 12, 22
Durable Medical Equipment	Covered. Must be medically necessary and a covered item. Needs prior approval for all purchases, rentals and repairs over \$1,000.	22
Home Nursing Care	Covered. Limited to skilled nursing visits, home care aides under the direct supervision of a registered nurse (RN) and private duty nursing. Needs prior approval.	22
Mental Health, Alcohol and Drug Treatment <ul style="list-style-type: none"> <li>Outpatient treatment</li> </ul>	Covered. (May have a \$5 office / outpatient copay.) Up to 26 outpatient visits covered in a Plan Year without getting prior approval. Over 26 visits in a Plan Year (July 1 – June 30) covered only if approved in advance by the Mental Health Case Manager. See covered providers on page 29.	28
<ul style="list-style-type: none"> <li>Treatment in higher levels of care</li> </ul>	Covered. Inpatient and partial hospitalization, residential treatment, and care in a structured / intensive outpatient program. Preadmission certification is required from the Mental Health Case Manager before being admitted to any of these types of care.	29, 30
Dental Care <ul style="list-style-type: none"> <li>Diagnostic, preventative and maintenance</li> </ul>	Covered for routine cleaning, polishing, exams and fluoride treatments once every 6 months, silver and tooth colored fillings, sealants for children ages 6 through 14 years old, simple tooth pulling only (pulling impacted teeth is not covered), the removal of part of a tooth nerve (pulpotomy) and stainless steel crowns.	12
<ul style="list-style-type: none"> <li>Oral surgery</li> </ul>	Covered. Needs prior approval.	14
<ul style="list-style-type: none"> <li>Accidental injury</li> </ul>	Covered after review. Repairs the mouth and teeth to the way they were before the accident if your child is covered on the date of the accident.	13



<b>Coverage</b>	<b>Explanation</b>	<b>See Page (s)</b>
TMJ (temporomandibular joint dysfunction) Treatment	Covered. (May have a \$5 office / outpatient copay.) Limited to office visits and tests to diagnose TMJ. Appliance or splint therapy and surgery are covered only after an accident when your child was covered on the date of the accident and treatment began within 18 months following the accident. Surgery and appliance therapy need prior approval.	14, 15      21, 22, 23
Organ Transplants	Covered. Corneal, bone marrow, kidney, liver, heart, lung, heart-lung and pancreas are covered. Cannot be experimental or investigational. Need prior approval.	23
Hearing Care	Covered. (May have a \$5 office / outpatient copay.) Services may include exams, hearing aides, repairs, ear molds, loaners and rentals. Need prior approval.	15
Vision Care	Covered. (May have a \$5 office / outpatient copay.)	15
• Eye exam	Covered. Once every 12 months.	15
• Lenses	Covered. Only one set of glasses or contacts every 12 months.	16
• Frames	Covered. Only one set of frames every 24 months.	16
Maximum Coverage	\$5 million in benefits in a lifetime for covered treatment.	3

## Copays

Some children enrolled in NC Health Choice have office / outpatient visit, emergency room and prescription drug copays. This means that you have to pay the first few dollars of a charge when you take your child to a doctor or therapist, to the hospital for outpatient care, to the emergency room, or when you buy a prescription drug. You can find your copay requirements on your child's NC Health Choice ID card.

Your card may show a copay for prescription drugs, doctor or other outpatient therapist, outpatient hospital visit, or emergency room (ER) visit. If the ID card says there is \$0 copay for a specific service, then you pay nothing for that service.

If you have questions about copays, take this handbook to your child's doctor or pharmacist and ask him or her to help you. You may also call Customer Services at **1-800-422-4658**. You will get more information about brand and generic drugs under the, "When You Buy A Prescription Drug" section of this handbook.

<b>Copay</b>	<b>Type of Covered Prescription Drug</b>
\$1.00	Each covered brand drug without a generic substitute available
\$1.00	Each covered generic drug
\$3.00 or \$10.00	Each covered brand drug with a generic substitute available

<b>Copay</b>	<b>Type of Covered Service</b>
\$5.00	Each visit to any doctor's office or to any outpatient therapist. There is no copay for well-child or age-appropriate immunization services for a covered child.
\$5.00	Each outpatient hospital visit
\$20.00	Each emergency room (ER) visit

## Children With Special Health Care Needs

### Additional Benefits for Children with Special Health Care Needs:

Most children will be able to get all the services they need under the core (basic) plan of NC Health Choice. The core plan is outlined in this handbook. Children who need services that are not covered by the core plan may qualify for additional coverage. This additional coverage is called the Special Needs Plan.

There is a separate booklet that explains the Special Needs Plan. No separate application process or enrollment fee is required to qualify. You do not have to pick one plan over the other. A child with special needs will have access to both plans while enrolled in NC Health Choice. To learn more about the Special Needs Plan, call the Children With Special Health Care Needs Help Line at **1-800-737-3028**. Ask for a Special Needs Booklet, which is a companion piece to this NC Health Choice Benefits Handbook.

A child with special needs is defined as a child with conditions or problems that:

- have lasted or are expected to last for twelve months or more;
- interfere with the child's daily routine; and ,
- require more medical care and family management than most children need.

Your child's doctor must certify that your child qualifies for the Special Needs Plan. To do so, the doctor completes a **Physician Certification** form that asks about birth defects, mental or behavioral disorders, long-term or complicated illnesses, acquired illnesses or disorders, or developmental disabilities.

The Physician Certification form:

- may be sent to NC Health Choice by any doctor caring for a child who meets the special needs definition above, or
- may be completed by the doctor at the request of NC Health Choice when a prior approval request or claim has been submitted for services above the core plan and a certification form is not yet on file with NC Health Choice.

You or your child's doctor can obtain a Physician Certification form by calling the Help Line at **1-800-737-3028**.

## Going To A Health Care Professional

When your child sees the doctor in an office, urgent care center, hospital outpatient clinic, or in your home, please show your ID card. If the ID card says there is a \$5 office / outpatient copay, you should pay that at the time of the visit. Besides doctors' services, the copay is required for physical, speech, occupational and inhalation therapies, for chiropractic visits and for IV (intravenous) therapy. The copay does not apply to injected medications, laboratory, pathology and radiology.

You may take your child to any of the health care professionals listed below who are licensed in the State of North Carolina. The type of care and treatment that these professionals give must also be covered under NC Health Choice in order for them to be paid by the Plan.

If your child gets treatment that is not covered by NC Health Choice, you must pay the entire bill. (see pages 25 through 27)

This is a list of health care professionals whose care or treatment is covered by NC Health Choice. If you have questions, call Customer Services at **1-800-422-4658**.

- Doctor of medicine (MD)
- Doctor of osteopathy (DO)
- Doctor of podiatry (DPM)
- Doctor of chiropractic (DC)
- Doctor of dental surgery (DDS) or (DMD)
- Licensed physician assistant (PA)
- Licensed physical, speech, respiratory and occupational therapists
- Nurse (some advanced practice registered nurses, registered nurses and licensed practical nurses)
- Home care aide (under the direct supervision of a registered nurse and employed by a licensed home care agency)

This is a list of health care professionals whose care or treatment is not covered by NC Health Choice. If you have questions, call Customer Services at **1-800-422-4658**.

- Person not licensed to practice in North Carolina (or not licensed in the state in which service is rendered)
- Doctor of holistic / naturopathic medicine
- Homeopath
- Acupuncturist
- Doctor of Chinese / Oriental Medicine
- Massage therapist
- Certified Registered Nurse Anesthetist (CRNA)

Your child can also get medical care if a licensed MD (medical doctor) or DO (doctor of osteopathy) either oversees or provides the care at any of the following:

- county health departments
- rural community health centers
- migrant health centers
- Indian health centers

Covered mental health, drug and alcohol treatment professional are located on page 29.

### **Going To The Doctor For Wellness Checkups**

NC Health Choice covers routine wellness checkups and screening tests to find out the health of your child. Routine wellness checkups can include such things as an exam by the doctor and blood, urine and TB (tuberculosis) tests. These wellness checkups are done when your child is either healthy or not showing any symptoms or problems.

NC Health Choice pays for wellness checkups as follows:

- ✓ 1 visit between 6 and 7 years of age
- ✓ 1 visit every 3 years from 7 through 18 years of age
- ✓ routine shots (immunizations) to prevent such diseases as measles or mumps

You do not have to pay an office visit copay for these routine wellness checkups.

NC Health Choice does not cover routine checkups, tests or reports that are needed for such things as school, camp, legal, employment, insurance, sports or travel.

A visit to the doctor when your child is sick is different from taking your child to the doctor for a wellness checkup. There is no limit on the number of visits to the doctor when your child is sick.

### **Going To The Dentist**

NC Health Choice covers two (2) routine dental checkups during the 12-month period that your child is enrolled. You should schedule these visits once every six (6) months to make sure that your child's teeth stay healthy.

You do not have to pay an office visit copay for routine dental checkups.

As part of these routine dental checkups, NC Health Choice covers:

- ✓ exams (limited to two within 12 months)
- ✓ cleanings and polishing (limited to two within 12 months)
- ✓ fluoride treatments (limited to two within 12 months)

NC Health Choice covers x-rays of the teeth:

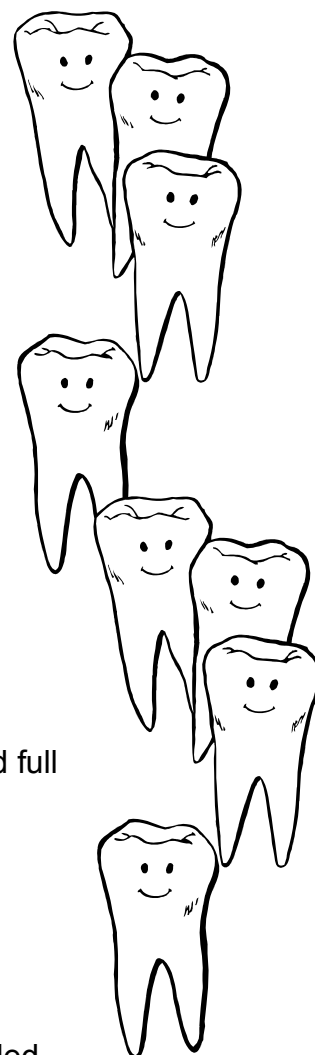
- ✓ back teeth limited to once every 12 months and
- ✓ entire mouth limited to once every 5 years

NC Health Choice also covers:

- ✓ sealants for children ages 6 through 14 years old for 1<sup>st</sup> and 2<sup>nd</sup> molars and 1<sup>st</sup> and 2<sup>nd</sup> permanent premolars only
- ✓ silver and tooth colored fillings
- ✓ simple tooth pulling (non-surgical extractions)
- ✓ removing part of the nerve in a tooth (pulpotomy)
- ✓ stainless-steel crowns
- ✓ minor treatment of dental pain

NC Health Choice does not cover the following:

- pulling impacted teeth
- repositioning impacted teeth to help them erupt into the mouth
- sedative, or temporary fillings
- braces
- retainers or other dental appliances (including space maintainers, crowns, bridges, inlays, veneers or partial and full dentures)
- dental implants
- root canals
- treatment of gum disease
- rebuilding gums before getting an appliance
- rebuilding the bone before getting an appliance
- anesthesia reported as a separate charge / service (Note: Anesthesia is available in an office setting except when billed as a separate expense. You are responsible for anesthesia if billed separately.)



## Accident-Related Dental Care

NC Health Choice covers repair of your child's mouth or teeth following an accidental injury (such as injury from a fall) when your child is covered under NC Health Choice on the day that an accident happens. Dental care is covered to repair your child's mouth or teeth as they were before the accident. All accident related dental care must be completed within 18 months following the accident and before your child's coverage ends.

When you take your child to the dentist, please take your child's ID card with you. If the ID card says that there is a \$5 office visit / outpatient copay, you should pay that to the dentist at the time of the visit. Note: You do not have to pay a copay for preventative dental services.

The following are some dental services after accidents that are not covered:

- Replacement of a dental appliance that can be fixed when broken in an accident.
- Improvements to the teeth.
- Dental services that are needed because of a chewing or eating accident.
- Dental care (due to decay) that would have been needed even if an accident had not happened.
- Dental treatment recommended prior to enrollment.

## Oral Surgery

NC Health Choice covers some types of oral surgery for your child. You must get prior approval before your child has oral surgery. (see pages 21 through 23)

The following types of oral surgery are covered when approved:

- ✓ Surgical removal of tumors and lesions in the mouth.
- ✓ Surgical correction of jaw and bone conditions that your child is born with (congenital).
- ✓ Surgical correction of the jaw that becomes noticeable as your child grows (developmental) and the condition produces a medical problem (such as problems with speech or nutrition).
- ✓ Surgical removal of teeth because they are damaged as the direct result of medical treatment (such as chemotherapy).

The following are some oral surgeries that are not covered:

- Surgery to correct the alignment of teeth.
- Surgery to replace missing teeth with dental implants, bridges, partial or full dentures.
- Surgical removal of teeth, including wisdom teeth (impacted or not).
- Dental services that are needed due to an eating accident.
- Removal of cysts when other dental procedures are done, including extractions.

## Temporomandibular Joint Dysfunction (TMJ)

Temporomandibular joint dysfunction (TMJ) is the medical term used to describe problems with the jaw joint (clicking and pain when opening or closing the mouth.) If your child experiences these symptoms, you should take your child to a doctor or dentist to find out if she or he has TMJ dysfunction.

When you take your child to the doctor, please take your child's ID card with you. If the ID card says there is a \$5 office / outpatient copay, you should pay that to the dentist at the time of the visit.

NC Health Choice covers the following treatment for TMJ dysfunction:

- ✓ Office visits and tests to find out if your child has TMJ dysfunction.
- ✓ Physical therapy by a qualified medical professional.

- ✓ Appliance or splint therapy after an accident when your child is covered under NC Health Choice on the date of the accident. All accident related treatment must be completed within 18 months following the accident and before your child's coverage ends.
- ✓ Prior approval is required for TMJ surgery. (see pages 21 through 23)

If you have questions about any dental service or treatment for TMJ dysfunction, take this handbook to your child's doctor or dentist and ask him or her to help you. You may also call Customer Services at **1-800-422-4658** for help.

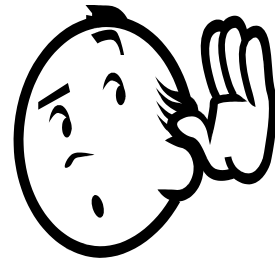
### Going For A Hearing Exam

NC Health Choice covers routine hearing exams to find out if your child has a hearing loss. Your child must see a licensed audiologist or an ear, nose and throat (ENT) doctor. If your child needs a hearing aid, you must get prior approval before buying it and you must buy it from a licensed hearing aid specialist. (see pages 21 through 23)

When you take your child to the doctor or audiologist for a hearing exam, please take your child's ID card with you. If the ID card says that there is a \$5 office / outpatient visit copay, you should pay that at the time of the visit.

NC Health Choice covers the following items and you must get approval before buying them:

- ✓ Hearing aids
- ✓ Repairs
- ✓ Ear Molds
- ✓ Loaners
- ✓ Rentals



**Note:** Hearing aids must be fully approved by the Food and Drug Administration (FDA).

If you have questions about getting a hearing aid for your child, take this handbook to your child's doctor or audiologist and ask him or her to help you. You may also call Customer Services at **1-800-422-4658**.

### Going For An Eye Exam

NC Health Choice covers routine eye exams to find out if your child's vision requires correction. Your child must go to an eye doctor who is a licensed ophthalmologist or optometrist. If your child needs glasses, contact lenses, contact lens solution or supplies, you must also buy them from a certified optical dispensing lab.

When you take your child to the eye doctor, please take your child's ID card with you. If the ID card says that there is a \$5 office / outpatient copay, you should pay that at the time of the visit.



NC Health Choice covers one (1) eye exam every 12 months.  
The following services are also covered:

- ✓ 1 set of lenses (either glasses or contacts) every 12 months
- ✓ 1 set of frames every 24 months



The exception is if the lenses or frames are broken, the doctor must state that the lenses and / or frames cannot be fixed before approval is given for another pair.

NC Health Choice does not cover the following:

- radial keratotomy (RK), LASIK or other procedures to correct vision in place of glasses or contacts
- sunglasses
- orthoptics or visual training
- cost of oversized lenses or frames, designer or deluxe frames, tinted glasses or contacts, blended, coated or laminated lenses

#### **Treatment Outside North Carolina**

If your child gets medical care, or supplies outside North Carolina, the following conditions must be met:

- A licensed doctor, eligible professional or hospital must give the medical care. (see page 11)
- Ask the doctor to send the claim for the bill to NC Health Choice. (see page 31)



Payment is made to the doctor unless the claim comes in with proof that the family has already paid.

#### **Treatment Outside The USA**

If your child gets medical care, prescription drugs or supplies outside the United States, the following conditions must be met:

- The care that your child gets outside the USA must have full and unrestricted approval in the USA to be covered by NC Health Choice.
- A government-licensed doctor, medical professional or hospital must give the medical care.
- You must pay the bill.
- You must send the claim for the bill to NC Health Choice. (see page 31)



- The charge must be translated into English (you have to send the original charge with the claim.)

NC Health Choice does not cover the cost of translating bills.

Payment is based on the exchange rate in effect on the day services are received for foreign claims. Payment is sent to you.

### When You Buy A Prescription Drug

NC Health Choice covers prescription drugs and insulin that you buy for your child from a drug store or mail order drug company. A prescription drug is covered if it can only be bought with a doctor's written prescription. If a drug can be bought without a written prescription from a doctor (such as children's aspirin or cough syrup), it is an over-the-counter drug and is not covered. A **Pharmacy Benefit Manager (PBM)** manages the prescription drug benefit. Medco is the current PBM.



When you buy a prescription drug for your child, please have your child's ID card with you. If the ID card indicates a drug copay, you should pay that to the pharmacist. If you do not show your child's ID card, the pharmacist may not know that NC Health Choice covers your child. You may then be charged the full cost of the prescription drug.

Note: If your child is given drugs while a patient in the hospital, you do not have to pay a copay. The cost of the drugs is part of the hospital bill.

Some prescription drugs are limited or are not covered. For questions related to prescription drug benefits or filing claims, please contact the PBM at **1-800-336-5933**.

### When You Buy Medical Supplies

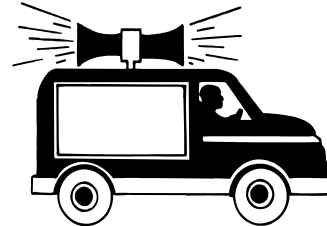
NC Health Choice covers some medical supplies (such as insulin needles, diabetic testing supplies, catheters and tracheostomy supplies). There is not a copay for covered medical supplies. These charges are billed to NC Health Choice and not to the PBM.

For questions about medical supplies, please contact Customer Services at **1-800-422-4658**.

## Going To The ER (emergency room)

NC Health Choice covers your child's visit to the ER (emergency room) when there is a true emergency.

Please take your child's ID card with you. If the ID card says that there is a \$20 emergency room copay, you should pay that at the time of the visit. If your child is admitted to the hospital or if there is a true emergency, you *may not* have to pay the \$20 emergency room copay.



### What is an emergency?

North Carolina Law defines an emergency as:

**Medical:** A sudden and unexpected condition requiring urgent medical attention. Examples of emergencies include: life-threatening problems like choking, bleeding that will not stop or broken bones.

**Mental Health / Chemical Dependency:** A sudden and unexpected condition of such severity that your child could immediately injure himself or herself or other people unless there is immediate hospitalization.

If your child has a minor problem such as an earache, headache or cold, call your child's doctor if you are not sure if your child needs to go to the ER. In these non-emergency situations and if your child's doctor is not available, seek medical attention from another physician before going to the ER.

If your child goes to the emergency room for a minor problem and the ID card says there is a copay, you *will* have to pay the \$20 emergency room copay.

## Going To The Hospital, But Not Being Admitted (outpatient)

NC Health Choice pays charges for such things as a doctor's visit, lab work, x-rays, therapy, and covered surgery when your child goes to the hospital or ambulatory surgical facility without being admitted (outpatient). When it is necessary for treatment to be received in an outpatient setting because of a child's young age or an existing medical condition that will not allow them to be safely treated in the office, NC Health Choice **may** cover hospital charges, including anesthesia administered by an anesthesiologist. To find out if coverage is available for the outpatient setting and the anesthesiologist, you should have the doctor submit a request for approval. Otherwise, you may have to pay the entire cost.

When you take your child to the hospital as an outpatient (not being admitted to stay overnight) or to an ambulatory surgical facility, please take your child's ID card with you. If the ID card says that there is a \$5 office / outpatient copay (and the doctor charges for

an office visit), you should pay at the time of the visit. If the ID card says that there is a \$0 office / outpatient copay, then you pay nothing.

When you buy prescription drugs at the hospital pharmacy to take home, and you have a drug copay, you should pay that to the pharmacist.

If you have questions about hospital or ambulatory surgical facility benefits please call Customer Services at **1-800-422-4658**.

### **Going To The Hospital**

NC Health Choice covers many services for your child's stay in the hospital. Testing before your child is admitted to the hospital is covered if done within 14 days before the admission date. Hospital coverage includes room and board, hospital staff services, and supplies used while in the hospital. NC Health Choice does not cover such things as TV or beauty shop fees.

Drugs that your child may need while in the hospital are also covered; you do not have to pay drug copays. These drug charges are part of the hospital bill.

Before your child is admitted to the hospital for inpatient care, you must make sure that NC Health Choice gives you preadmission certification and length-of-stay approval. This is done to make sure that a hospital is the best place for your child to get treatment.

To do this, the doctor or hospital should call the medical review department at **1-800-672-7897** before your child is admitted to the hospital for medical treatment.

Hospital employees must also contact the medical review department when your child's stay is expected to go beyond the first approval time. They must provide more information as to why a lengthier stay is needed.

The medical review staff will give decisions within three (3) business days after getting all the needed information.

If your child is admitted to the hospital in an emergency during the weekend, holiday or after regular business hours, the doctor or hospital has 48 hours or until the next work day to get preadmission certification and length-of-stay approval.

Hospital admissions for mental health, alcohol and drug treatment also require preadmission certification and length-of-stay approval. (See pages 29-30 for telephone number and procedure.)

### **If Your Child Needs Short-Term Rehabilitation For Medical Reasons**

Rehabilitation facility employees are responsible for contacting the medical review staff prior to admission. When a stay is expected to go beyond the initial approval period, the medical review staff will contact the facility to get more information to see if a lengthier stay can be approved.

The medical review staff will give approval decisions within three (3) business days after getting all the needed information.

### **If Your Child Needs Surgery**

NC Health Choice covers most kinds of surgery that your child may need. This includes:

- ✓ Doctor's charges.
- ✓ Visits before and after the surgery.
- ✓ Assistant surgeons (when necessary).
- ✓ Anesthesia received in a hospital setting.

If your child needs surgery, please keep in mind the following:

- Some surgeries may require that you or your child's doctor get prior approval. (see page 23)
- If your child is admitted to the hospital, you or your child's doctor will need to get preadmission certification and length-of-stay approval. (see page 19)
- The surgery cannot be experimental or investigational.

If you have questions about any surgery, take this handbook to your child's doctor and ask him or her to help you. You may also call Customer Services at **1-800-422-4658** for help.

## **Getting Prior Approval Before Starting Certain Services or Getting Equipment**

NC Health Choice offers limited coverage for certain services and medical equipment as long as you or your child's doctor first gets prior approval. If prior approval is needed, be sure to check with your child's doctor to make sure prior approval has been received. If you do not get approval when required, you may have to pay the entire cost.

Medical records and a letter from the doctor stating why your child needs any of the services, procedures or medical equipment listed on pages 22-23 should be sent to the following address:

**NC Health Choice – Medical Review Department  
P O Box 30111  
Durham NC 27702-3111**

**Fax 1-919-765-4890  
Phone 1-800-422-1582**

The medical review staff will give prior approval decisions within three (3) business days after getting all needed information.

Please note: If your child needs services that require prior approval in an emergency on weekends, at night or during holidays, please ask your child's doctor to request prior approval the next workday.

If your child receives covered medical services and you or your child's doctor did not get prior approval, NC Health Choice will review the coverage of these health care services. This is called a retrospective review. NC Health Choice will make all retrospective review decisions within thirty (30) days after getting all needed information.

The medical review staff will give you and your child's doctor the decision.

In order to be considered for retrospective review, NC Health Choice must get requests within six months (180 days) of the last date of service. Requests received after 180 days of the last date of service will not be approved, even if the services were medically necessary.

If you have questions about anything needing prior approval, take this handbook to your child's doctor and ask him or her to help you. You may also call Medical Review at **1-800-422-1582** for help.

Services and Equipment - You or your child's doctor must ask for approval before your child gets the following services or equipment:

- **Private duty nursing**
- **Skilled nursing visits**
- **Home care aides** (must be directly supervised by a registered nurse (RN) and employed by a licensed home care agency)
- **Skilled nursing facility care**
- **Speech therapy** (unless given while in the hospital)
- **Hospice Care**
- **Home IV (intravenous) Therapy**
- **Physical and occupational therapies** (given in the home)
- **Some surgeries** (see page 23)
- **Oral surgery and treatment of TMJ dysfunction**
- **Licensed ambulance** over 50 miles
- **Air ambulance**
- **Hearing aids, repairs, ear molds, loaners and rentals**
- **Buying, renting, or repairing durable medical equipment** if it costs over \$1,000 (must be medically necessary and normally used in a hospital)

Services provided in the home or in a skilled nursing facility are for short-term skilled care to medically stabilize your child. All services have limitations and approval is based on your child's medical condition.

## Getting Prior Approval Before Surgery

NC Health Choice covers many surgeries for your child. Prior approval is needed before your child has any of the surgeries listed below. If you do not get prior approval when required, you may have to pay the entire cost.

<b>Description</b>	<b>Surgery</b>
Plastic surgery to the stomach (abdomen)	<b>Abdominoplasty</b>
Removing skin over the eye to help a person see better	<b>Blepharoplasty</b>
Inserting a hearing device to help with hearing	<b>Cochlear Implant</b>
Removing large breasts in males	<b>Excision of gynecomastia</b>
Corrective surgery to fallopian tubes	<b>Fimbrioplasty</b>
Stomach or intestinal surgery for morbid obesity to help reduce weight	<b>Gastric surgery</b>
Correction when both ovaries and testicles are present	<b>Hermaphroditism surgery</b>
Removing scar tissue	<b>Keloid excision</b>
Surgery to the nose to help a person breathe	<b>Nasal surgery</b>
Dental care or surgery to treat an injury	<b>Oral surgery</b>
Surgery to correct a condition of the jaw determined congenital or developmental in nature	<b>Orthognathic surgery</b>
Reducing the size of breasts in females	<b>Reduction mammoplasty</b>
Injecting filling material into the skin	<b>Subcutaneous injection</b>
Removing fat deposits by suctioning	<b>Suction lipectomy</b>
Correction of TMJ after an accident	<b>TMJ surgery</b>
Taking the organ or tissue of one person and surgically implanting into another. Must be a covered transplant.	<b>Transplant</b>
Repairing fallopian tubes	<b>Tubotubal anastomosis</b>
Surgery (including injections) to treat varicose veins	<b>Varicose vein surgery</b>

If you have questions about anything needing prior approval, take this handbook to your child's doctor and ask him or her to help you. You may also call Medical Review at **1-800-422-1582** for help.



## Medical Care With Limits

NC Health Choice covers the following medical care with some limits for your child. This is only a partial list.

### Acupuncture

Must be provided by an MD (medical doctor) or a DO (doctor of osteopathy).

### Cardiac rehabilitation programs

Coverage limited to \$1,800 or 90 days each Plan year. Must be medically necessary and started within 6 months of your child's heart illness. Program must be provided in a medically supervised facility certified by the NC Department of Health and Human Services.

### Chiropractic care

Limited to \$2,000 each Plan year for covered services, which are limited to alignment of the spine, release of pressure by manipulation and X-rays of the spine. Chiropractors are not eligible to provide medications, drugs or nutritional supplements. If foot orthotics or other appliances are needed, they must be purchased from an appliance supplier. Unless your child's card shows no copay, there is a \$5 copay for each visit.

### Diabetic self-care programs

Limited to \$300 each Plan year. Limited to diabetic counseling and instruction at a medically supervised facility. Must meet the standards of the National Diabetes Advisory Board.

### Therapeutic shoes

Coverage is limited to \$350 and to one pair every three years. May be covered for conditions such as diabetes or peripheral vascular disease.

### Transplant

Requires prior approval for the following covered transplants: corneal, bone marrow, kidney, liver, heart, lung, heart-lung, and pancreas. NC Health Choice will not cover transplants that are experimental or investigational.

If you have questions about medical care with limits, take this handbook to your child's doctor and ask him or her to help you. You may also call Customer Services at **1-800-422-4658** for help.

## Care That Is Not Covered

NC Health Choice only covers standard services or treatments commonly recommended for a specific condition. If your child chooses a service that is not standard, you are responsible for the difference in the cost.

NC Health Choice does not cover the following services, equipment or supplies for your child (see list below).

If your child gets any of these services, equipment or supplies, you must pay for the entire cost.

If a service, equipment or supply is not listed on pages 25 through 27, do not assume that it is covered. This is only a partial list.

If you have a child with special health care needs, some services, equipment or supplies that are not typically covered by this plan may be covered. See “Children with Special Health Care Needs” section of this handbook (page 10).

### Noncovered Services (this is partial list):

- Taxi, bus, gasoline or other personal transportation costs
- Any services received prior to the effective date of your child’s coverage or after your child’s coverage ends
- Treatment of disease / injury as a result of military service or a declared or undeclared war
- Care related to conditions or treatment not covered by NC Health Choice
- Experimental / investigational procedures and any direct or indirect complications
- Surgical / medical procedures specifically listed by the American Medical Association or the North Carolina Medical Society as having questionable or no medical value.
- Drugs that can be purchased without a doctor’s written prescription (over-the-counter drugs)
- Drugs or devices not given unrestricted market approval by the FDA (Food and Drug Administration)
- Care provided by an ineligible provider
- Services provided in a facility not appropriately licensed or accredited
- Dental implants, dentures, crowns, bridges, onlays, inlays, braces and / or pulling impacted teeth and / or repositioning impacted teeth
- Braces and orthodontics for TMJ (even in the presence of an accident)

- Anesthesia administered by the doctor in an office setting
- Dental services that are the result of an accidental injury that occurred prior to members coverage effective date
- Telephone consultations or services
- Durable Medical Equipment (DME) set up and dispensing fees
- Charges for services related to on-the-job injuries
- Care provided by more than one doctor for the same condition on the same day
- Assistant surgeon when there is no medical necessity or if there are hospital-employed surgeons or doctors in training available but not used
- Cosmetic services / surgery and complications from previous cosmetic surgery
- Weight loss programs
- Diet counseling
- Health club memberships
- Radial keratotomy or other procedures to correct vision in place of corrective lenses
- Orthoptics or visual training exercises
- Maternity care or any other services related to pregnancy, whether the mother keeps the baby or not
- Sterilization or reversal of sterilization
- Sex change surgery and related services and complications
- Personal services (telephone, TV, laundry, hairdresser, etc.)
- Administrative costs including writing and getting together reports
- Complications from noncovered services
- Sperm analysis and storage
- Egg harvesting and storage

See pages 28 through 30 for a list of mental health or alcohol / drug treatment services which are noncovered or which have limits.

If you have questions about anything that is not covered, take this handbook to your child's doctor and ask him or her to help you. You may also call Customer Services at **1-800-422-4658** for help.

## Noncovered Equipment and Supplies (This is a partial list)

Air conditioners, air cleaners and filters	Elevator
Bed, residential-type	Heat lamps
Bed board	Intercoms (communicators)
Bath, including Jacuzzi, sauna, sitz, whirlpool, and tub and shower accessories	Mattress (except with hospital bed)
Chairs, including recliner, "Roll-away," and Auto-tilt	Medical alert equipment/services
Clothing	Scales (food or weight)
Computers	Telephone Alert System
Humidifiers, dehumidifiers, and vaporizers	Vacuum cleaners
Exercise, sports and massage equipment, (regardless of the reason) including exercise bicycle, gravity inversion equipment, muscle stimulator/massager, treadmill exerciser, weights, weight bench, swimming pool, parallel bars, massage devices and vibration unit	
Safety equipment, including restraints (padding) and grab bars, (including bathroom rails)	
Sick room supplies, including bed bath, pillows (cervical or lumbar), emesis basin, heating pad, ice blanket, lambs wool pad, lap tray, surgical face mask and table	
Wheelchair accessories, including basket/tote bag, beverage holder, bumper wheels, curb ramp, curb ramp holder, custom handle, lap tray, lift (van), lifting handle, power seat lift, ramps and structural modifications, luggage rack and auto wheelchair carrier	
Youth equipment, including adaptive clothing, air mat, balls, beams, blocks, bolster, classroom aids, cognitive or developmental supplies, crawling aids, cylinders, feeding utensils, grooming supplies, ramps, swings, tables, toys (adaptive/educational) and Tyke-Hike	
Youth seating equipment, including car seat, classroom chair, high chair (feeder chair), infant relaxers, pony seats, stools and straddle chairs	
Bath, paraffin	Fracture cast sock
Biomechanical orthotic device	Hand controls, automobile
Blood pressure cuff/kit,	Hydrocollator
Cast impressions	Molded shoe
Cranial prosthesis (wig)	Neuro aides/pads
Cryo cuff/cold therapy	Nocturnal bruxism appliance (mouth guard)
Dentures (unless due to accident)	Orthotic stabilizers
Diathermy machine	Postural drainage board
Electrostatic machine	Pre-set Portable Oxygen Center
Electrical continence aid	Rectal dilator
Electrocardiocorder	Speech teaching machines
Extend-A-Hand	Spinal-pelvic stabilizers
Fiberglass stabilizers	Temporomandibular joint appliance (unless due to accident)

If you have questions about anything that is not covered, take this handbook to your child's doctor and ask him or her to help you. You may also call Customer Services at **1-800-422-4658** for help.

## Going To The Doctor or Counselor For Mental Health, Alcohol or Drug Treatment

When you take your child to the doctor or counselor, please take your child's ID card with you. If the ID card says that there is a \$5 office / outpatient copay, you should pay that amount at the time of the visit. If the ID card says there is \$0 office / outpatient copay, then you pay nothing.

**Outpatient Visits** – If your child needs outpatient visits for mental health, alcohol or drug treatment:

1. Choose one of the types of doctors or counselors listed on page 29 of this handbook. The doctor or counselor may work in a private office, in a local mental health center, or in some other setting.
2. No preauthorization is required for the first 26 combined visits for mental health and alcohol or drug treatment beginning July 1<sup>st</sup> of each year. The 26 visits are the total visits for mental health and alcohol or drug treatment. You do not receive 26 visits for mental health and another 26 visits for alcohol and drug treatment. If your child is already getting treatment when he or she enrolls, make sure that your child's type of doctor or counselor is listed on page 29.
3. If your child is expected to need 27 or more visits during the Plan year (July 1 through June 30), you or your child's doctor or counselor must call the Mental Health Case Manager at the 18th visit to request an **Outpatient Treatment Report** if your doctor or counselor does not already have one. To get this form, call the Mental Health Case Manager at, **1-800-753-3224**.
4. The Mental Health Case Manager must receive the completed Outpatient Treatment Report prior to visit 27.

If you have concerns about your child's mental or emotional health and he or she is not currently receiving treatment, NC Health Choice offers six (6) outpatient visits per year for assessment and early intervention.

You may take your child to an eligible doctor or counselor to evaluate if he or she is at risk of developing a mental health, alcohol or drug problem. In addition to evaluation, your child may receive individual and group counseling sessions. Ask your child's doctor or counselor to call the Mental Health Case Manager to ask about special claims filing requirements prior to filing a claim for these services. The Mental Health Case Manager may be reached at **1-800-753-3224**. When you call this number, request to speak with someone in the Account Services Department for NC Health Choice.

- The evaluation and counseling must not total more than six visits each year from July 1 through June 30. These visits will count toward the 26 combined visits that do not require preauthorization (see #2 above).

- Providers of these six visits must have the same credentials as currently required by the Plan for outpatient therapy. (see below)
- Providers may see your child in a school-based health center, health department, mental health center, private office, outpatient clinic, or some other setting.
- Other than these six visits, a mental illness or alcohol / drug diagnosis is required for payment.

This is a list of mental health professionals whose care or treatment is covered by NC Health Choice. If you are seeking services for your child in a mental health center, the center is responsible for making sure care is given by a professional listed below.

- Licensed psychiatrist (MD) or (DO)
- Licensed psychologist (PhD), (EdD) or (PsyD)
- Certified clinical social worker (CCSW)
- Licensed clinical social worker (LCSW)
- Licensed professional counselor (LPC)
- Licensed marriage and family therapist (LMFT)
- Certified fee-based pastoral counselor (PhD)
- Licensed psychological associate (LPA)
- Licensed physician assistant; must be supervised and employed by a psychiatrist
- Certified clinical specialist in psychiatric and mental health nursing (RN, certified by the American Nurses Credentialing Committee which now certifies clinical specialists as Advanced Practice Registered Nurses, Board Certified)
- Registered nurse (RN) or (RN-C); must be supervised and employed by a licensed psychiatrist or licensed psychologist

This is a list of professionals whose care for alcohol and drug treatment is covered by NC Health Choice. If you are seeking services for your child in a mental health center, the center is responsible for making sure care is given by a professional listed below.

- Certified substance abuse counselor (CSAC)
- Physician (MD) or (DO); licensed as a MD or DO in the state in which services are provided, and be certified by the American Society of Addiction Medicine

## Inpatient And Other Higher Levels Of Care

The following mental health, alcohol and drug treatments are covered in addition to outpatient visits:

- ✓ Inpatient hospital care
- ✓ Partial hospitalization
- ✓ Residential treatment at several levels
- ✓ Detoxification

- ✓ Various treatments that are community-based
- ✓ Emergency respite (relief) care
- ✓ Care in a structured or intensive outpatient program (minimum nine hours per week, multiple staff, various treatment approaches)
- ✓ Psychological testing (other than in the first 26 outpatient visits)

You must follow the steps below before getting the covered services listed above:

1. Ask your child's doctor or counselor to call the Mental Health Case Manager before getting treatment. If your child's doctor or counselor does not obtain preauthorization when it is required, you may be responsible for the entire cost.
2. If your child is already getting treatment when he or she enrolls, have your child's doctor or counselor call the Mental Health Case Manager immediately.
3. In an emergency, take your child to the nearest doctor or hospital. Have the doctor or hospital call the Mental Health Case Manager immediately prior to admission and before starting treatment. Hospital employees are responsible for contacting the Mental Health Case Manager when your child is admitted and when a stay is expected to go beyond the first approval time. The hospital employees give more information to see if a longer stay can be approved.

The Mental Health Case Manager will give a decision about whether or not care can be approved within three (3) business days after getting all needed information. The Mental Health Case Manager may be reached at **1-800-753-3224**.

The following is a list of noncovered mental health, alcohol or drug services: (This is only a partial list.)

- Testing done only to determine educational or learning problems.
- Court ordered treatment except when precertified by the Mental Health Case Manager as medically necessary.
- Two or more psychotherapy visits in the same day.
- Any type of service provided over the telephone
- Any noncovered medical service delivered in a mental health, alcohol or drug setting.

## How To File a Claim

In the state of North Carolina most hospitals will file claims for your child. Generally, most doctors, many drug stores and mail order drug companies will also file claims. You should show your child's ID card when you take your child to the doctor, hospital or buy a prescription drug and ask that the claim be filed with NC Health Choice.

Providers, who accept your child as a patient, must accept the NC Health Choice reimbursement as payment in full and cannot bill you for the remaining cost. They can charge you for copays and noncovered services.

Providers submit claims to Blue Cross and Blue Shield of North Carolina\* (BCBSNC) for processing using the State Employees Health Plan claim form. Any licensed provider in North Carolina can provide services for NC Health Choice recipients. It is not necessary for providers to enroll with BCBSNC to provide services and submit claims, but claims submitted by BCBSNC participating providers generally process for payment quicker than claims submitted by providers who are not enrolled with BCBSNC.

When a doctor or other medical provider will not file a claim, you will have to file the claim yourself. Claim forms are available from Customer Services.

You are responsible for making sure that all claims for covered services are filed within 18 months from the date of service. NC Health Choice will not pay claims that are not received within the 18-month time limit.

There are two (2) separate claim forms. One is for medical, mental health, alcohol or drug treatment and the other is for prescription drugs.

Claims for medical, mental health, alcohol and drug treatment:

For questions related to claims filing, contact Customer Services at **1-800-422-4658**. Complete the form and attach a copy of the doctor's charges. The doctor's charges must have:

- Doctor's name
- Date of service
- Itemized charges
- Complaint or symptom (diagnosis)
- Doctor's signature

Mail these types of claims to:

**NC Health Choice  
P O Box 30025  
Durham NC 27702-3025**

\* an independent licensee of the Blue Cross and Blue Shield Association



## Claims for Prescription Drugs:

For questions related to prescription drug benefits or payment, please contact the Pharmacy Benefit Manager at **1-800-336-5933**.

Mail prescription claims to:

**NC Health Choice  
Pharmacy Benefit Manager  
P O Box 30493  
Tampa FL 22520-3493**

## What Happens After Your Claim Is Processed?

Each week, NC Health Choice sends a report called an Explanation of Benefits (EOB) to enrollees if claims were processed for them during the preceding seven (7) day period. If the processing of a claim resulted in payment, a check will be sent to the health care professional.

Your EOB is not a bill. The EOB contains information about the nature of each claim submitted on behalf of your child. If the EOB shows your copay, it was what you paid to the health care professional at the time of your visit. You should not pay NC Health Choice. Also, do not pay your child's health care professional unless you receive a bill directly. You can use the EOB to keep up with your copays.

The back of the EOB shows your child's name and address. It also shows information about your right to appeal claim decisions. You can also find the address for Customer Services on the back of the EOB.

## If You Have Questions About Your Child's Benefits or Claims

If you have questions about claims or covered medical care for your child, please call Customer Services at **1-800-422-4658**. You may also write to the following address:

**NC Health Choice  
P O Box 30111  
Durham NC 27702-3111**

If you have questions about prescription drugs, please call the Pharmacy Benefit Manager at **1-800-336-5933**.

If you have questions about mental health, alcohol or drug treatment for your child, please call the Mental Health Case Manager at **1-800-753-3224**. You may also write to the following address:

**NC Health Choice  
Mental Health Case Manager  
P O Box 12438  
Research Triangle Park NC 27709-2438**

## Fraud

It is a crime to knowingly and willfully apply for, obtain coverage or to request and receive medical treatment by:

- making a false statement, not giving full and correct information or misrepresenting information;
- helping another person either directly or indirectly to attempt or to actually get money, services or anything of value through NC Health Choice; or
- misusing the NC Health Choice card by selling, changing information or letting another person use the card.

If a person commits fraud, he or she will face criminal charges and the child may be dropped from coverage.

### Help Stop Fraud

Always review your Explanation of Benefits for correct information about the items or services your child received. If you suspect a fraudulent act has been committed against NC Health Choice, please report this incident to the Special Investigations Unit by calling the Fraud Hotline toll free at **1-800-324-4963**.

## Medical Appeals

If you have contacted Customer Services for help and you do not agree with the decision, you may file a formal appeal.

Most problems can be solved without filing an appeal. Please call Customer Services first at **1-800-422-4658**.

All appeals must be sent in writing within 60 days of the date of the first denial or benefits decision. Medical and pharmacy appeals should be sent to:

**NC Health Choice  
Appeals Coordinator  
P O Box 3869  
Durham NC 27702-3869**

If you need help filing an appeal for your child, you may ask one of the following people to file an appeal for him or her:

- person with power-of-attorney for or legal guardianship over the covered child;
- another person whom you have asked to submit an appeal for you, such as your child's doctor or counselor, an immediate family member, a friend, an employee of the facility where your child received services, an employee of the department of social services or county health department, or a lawyer you may have hired.

(Note: If you choose to have someone else file the appeal, you must fill out and sign a **Member / Dependent Authorization Request** form and submit it with the appeal. You may call Customer Services at **1-800-422-4658** to get an Authorization Request form.)

Appeals must include the following information:

- ✓ child's name
- ✓ child's ID number
- ✓ your telephone number
- ✓ date the service was provided
- ✓ name(s) of the provider(s) of service
- ✓ reason for appeal
- ✓ copy of the Explanation of Benefits or written notification of a benefits decision
- ✓ documentation, if needed (such as medical records, letters from a doctor, etc.)
- ✓ name of the representative in Customer Services who handled the inquiry
- ✓ your signature and date, or Member / Dependent Authorization Request form for someone who you have decided to act on your behalf, including your signature and date

Benefits and services that are clearly stated as noncovered in this benefit handbook cannot be appealed, and are considered **Benefit Exclusions**. NC Health Choice will do a review to make sure that benefits have been correctly applied.

NC Health Choice offers three (3) levels of appeal.

**Level One:** You must write your request within 60 days from the first denial or benefits decision. You may request an appeal form from Customer Services at **1-800-422-4658**. You will get a letter from NC Health Choice within three (3) business days, to let you know who will be handling your case and how to give more information, if needed.

You will get a decision letter within 30 days.

If you do not agree with the decision from your first level appeal, you may file a second level appeal.

**Level Two:** You must write your request within 60 days from the Level One appeal decision letter. You may request an appeal form from Customer Services at **1-800-422-4658**. You will get a letter from NC Health Choice within ten (10) business days to let you know who will be handling your case and how to give more information, if needed.

NC Health Choice will have a special meeting, within 45 days, by telephone. You and / or someone you ask can participate in the call. An outside panel of experts will review the case and make a decision. NC Health Choice will let you know the decision within seven (7) business days of the meeting.

If you do not agree with the decision from your second level appeal, you may file a Level Three appeal.

**Level Three:** You must write your request within 60 days from the Level Two appeal letter. You may request an appeal form by contacting Customer Services at **1-800-422-4658**.

Depending on the type of case, your Level Three appeal will either be with the NC Department of Insurance to be looked at by an independent medical expert; or by the Executive Administrator and Board of Trustees. Follow the instructions in your Level Two decision letter.

**Expedited Review:** You can request a faster or expedited review at any point in the appeals process, if a delay would risk your child's life, health, or ability to regain function. Calling Customer Services at **1-800-422-4658** can start the expedited review. The appeal process will continue as usual, but NC Health Choice will let you know whether you may continue services within four (4) days of accepting an expedited review request.

All appeal decisions are based on coverage noted in the North Carolina General Statutes and in NC Health Choice's approved medical policies.

## **Mental Health, Alcohol and Drug Treatment Appeals**

All appeals for mental health, alcohol and drug treatment must be submitted within 60 days from the date of the letter indicating services are not covered.

NC Health Choice offers three (3) levels of appeal. The Mental Health Case Manager does the first two levels. The third level is done by the NC Department of Insurance.

If you need help filing an appeal for your child for mental health, alcohol and drug treatment, you may ask one of the following to file an appeal for him or her:

- person with power-of-attorney for or legal guardianship over the covered child;
- another person whom you have asked to submit an appeal for you, such as your child's doctor or counselor, an immediate family member, a friend, an employee of the facility where your child received services; an employee of the department of social services or county health department, or a lawyer you may have hired.

Note: If you choose to have someone else file the appeal, you must fill out and sign a Member / Dependent Authorization to Release Information for Mental Health form, and submit with the appeal. (See Privacy section on page 1.)

Appeals for mental health, alcohol and drug treatment should be sent to:

**NC Health Choice  
Mental Health Case Manager  
P O Box 12438  
Research Triangle Park NC 27709-2438**

All appeal decisions are based on coverage noted in the North Carolina General Statutes and in NC Health Choice's approved medical policies.

### **Additional Assistance:**

Managed Care Patient Assistance (MCPA) Program is available to explain your child's rights; answer questions about managed care; provide advice about the coverage; and help you understand the review process and appeal procedures. Assistance through MCPA is not available for dental related services.

**Managed Care Patient Assistance Program  
North Carolina Department of Justice  
9001 Mail Service Center  
Raleigh NC 27699-9001  
1-866-867-MCPA (6272) toll free  
1-919-733-MCPA (6272)  
E-mail: [MCPA@ncdoj.com](mailto:MCPA@ncdoj.com)**

## **Commonly Used Terms**

### **Brand Name Prescription Drug**

A “brand name” prescription drug is the “brand” or “trade” name for a drug produced by one company. To reduce the amount of your copay, ask your physician if a “generic” drug substitute would be a good choice. (See definition of “Generic Prescription Drug” below.)

### **Child**

A person age six (6) through 18 who lives in the state of North Carolina and qualifies for NC Health Choice as determined by county departments of social services

### **Child With Special Health Care Needs**

A child with special health care needs enrolled in NC Health Choice who has a medical or mental health condition, or a problem with alcohol or drug abuse, that has lasted or is expected to last for twelve (12) or more months, interferes with the child’s daily routine, and requires more medical care and family management than most children need.

### **Coverage**

Benefits that are paid by NC Health Choice for covered medical care, mental health, alcohol and drug treatment and prescription drugs.

### **Copay**

Part of the charge that a covered child’s family or guardian may have to pay for covered treatment. This payment is made to the health care professional at the time your child receives the service.

### **Covered Service**

Medical, dental, mental health, alcohol and drug treatment that can be covered under NC Health Choice.

### **Customer Services**

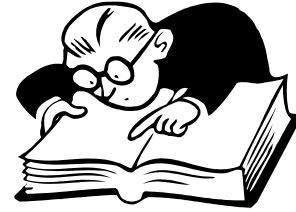
Office that answers questions about NC Health Choice and gives help with processing claims.

### **Durable Medical Equipment (DME)**

Standard equipment which normally is used in an institutional setting, can withstand repeated use, is primarily and customarily used to serve a medical purpose, generally is not useful to a person in the absence of an illness or injury, and is appropriate for use in the home.

### Generic Prescription Drug

A “generic” prescription drug is a drug that is made by more than one company. If your physician allows the pharmacist to choose a “generic” drug, he is free to choose a less expensive drug. This will save both you and the Health Choice Program money. “Generic” drugs are often an effective substitute for brand name drugs. The copay for a “generic” drug is less.



### Letter of Medical Necessity

A statement or medical records submitted and signed by a physician to support the need for the requested service, equipment or supply.

### Limits

When a service may be covered but only a certain number of visits or amount of money may be paid, or only a certain kind of doctor or medical professional can give the care.

### Medical Necessity

Necessary for and appropriate to the diagnosis, treatment, cure or relief of a health condition, illness, injury, disease or its symptoms. This is defined by medical policies, the Executive Administrator and Board of Trustees of the State Employees Health Plan.

### Mental Health Case Manager

The Mental Health Case Manager is responsible for determining medical necessity for mental health services. (For specifics about when to call the Mental Health Case Manager refer to the section, “Going to the Doctor or Counselor for Mental Health, Alcohol or Drug Treatment.” See pages 28-30.)

### NC Department of Health and Human Services (NC DHHS)

State agency that runs NC Health Choice and handles prior approval of some services for children with special health care needs

### Noncovered Services

Any care, treatment, service or supply that cannot be paid by NC Health Choice

### Pharmacy Benefit Manager (PBM)

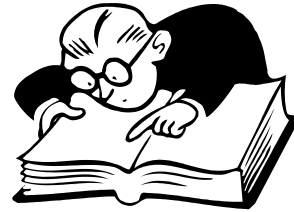
The company with which the State of North Carolina contracts to manage the prescription drug benefit. The PBM is currently Medco.

### Plan Year

Same as the State of North Carolina’s fiscal year (July 1 through June 30)

## Preadmission Certification and Length-of-Stay Approval

This process makes sure that hospital admissions and the number of days spent in the hospital are right for a child's condition. This includes facilities and programs for medical, mental health, alcohol and drug treatment. This is different from prior approval or calling Customer Services for information.



## Prescription Drug

A drug approved by the Food and Drug Administration (FDA) that can be bought only with a doctor's written prescription. A drug that can be bought without a doctor's written prescription is not covered.

## Prior Approval

Process that makes sure that certain covered medical care and services are medically necessary to treat a child's condition. This is different from calling Customer Services for information or getting preadmission certification and length-of-stay approval for a hospital stay.

## Provider

A licensed professional, hospital, clinic or pharmacy that is eligible to provide services under the terms of the Plan. Must be certified / licensed in the state in which covered services are provided. The term "Provider" may also be used for a supplier of durable medical equipment.

## Retrospective Review

When NC Health Choice is being asked to approve services for your child that have already been provided, the review is considered "retrospective."

## Wellness

Doctor visit when your child is not sick or hurt.

## Year

The time period that a county department of social services says a child can be covered under NC Health Choice (not to go beyond 12 months).



## Important Telephone Numbers and Addresses

### ► North Carolina Family Health Resource Line

(To find out general information or to apply for NC Health Choice coverage)

**1-800-367-2229**

### ► Customer Services

(For general information and questions about claims)

**1-800-422-4658**

**1-800-621-6663** (TTY line)

**1-919-765-7080** (Fax #)

NC Health Choice

Customer Services

P O Box 30111

Durham NC 27702-3111

### ► Prior Approval

(For general information and questions about prior approval)

**1-800-422-1582**

**1-919-765-4890** (Fax #)

NC Health Choice

Medical Review

P O Box 30111

Durham NC 27702-3111

### ► Inpatient Hospital Admission for Medical / Surgical Treatment

(To get a hospital stay approved)

**1-800-672-7897**

**1-800-765-4891** (Fax #)

### ► Mental Health, Alcohol, and Drug Treatment

(For general information and questions)

**1-800-753-3224**

**1-919-941-1007** (Fax #)

Mental Health Case Manager

P O Box 12438

Research Triangle Park NC 27709-0438

► Children With Special Health Care Needs Help Line

(For general information and questions about services for children with special health care needs)

**1-800-737-3028**

► Pharmacy Benefit Manager (Medco)

(For questions about prescription drug benefits and claims)

**1-800-336-5933**

NC Health Choice  
Pharmacy Benefit Manager  
P O Box 30493  
Tampa FL 22520-3493

► Dental Prior Approval

(For general information and questions about prior approvals)

**1-800-422-1582**

**1-919-765-4890** (Fax #)

Dental Analyst  
P O Box 30111  
Durham NC 27702-3111

► Filing All Claims (Except Prescription Drugs)

(To have your child's doctor file claims)

NC Health Choice  
P O Box 30025  
Durham NC 27702-3025

► Filing Prescription Drug Claims Only

(To have your child's pharmacist file claims)

NC Health Choice  
Pharmacy Benefit Manager  
P O Box 30493  
Tampa FL 22520-3493

► Appeals

Mental Health, Alcohol and Drug Treatment Appeals should be sent to:  
NC Health Choice  
Mental Health Case Manager  
P O Box 12438  
Research Triangle Park NC 27709-2438

**1-919-941-1007** (Fax #)

Medical and Pharmacy Appeals should be sent to:  
NC Health Choice  
Appeals and Grievance  
P O Box 3869  
Durham NC 27702-3869

**1-919-765-2923** (Fax #)

Managed Care Patient Assistance Program  
North Carolina Department of Justice  
9001 Mail Service Center  
Raleigh NC 27699-9001

**1-866-867-6272**

# NC Health Choice

## Handbook



**2006**



Make the  
**MOST**  
of your  
NC Health Choice benefits  
in **5 easy steps...**

**Medicaid Eligibility Unit**  
Division of Medical Assistance  
2501 Mail Service Center  
Raleigh, NC 27699-2501

**ADDRESS SERVICE REQUESTED**

PRSRT STD  
US Postage  
Paid  
Amsterdam, NY  
Permit No. 37